

**For Immediate Release****July 25, 2013****Active Tropical Weather Strong Reminder Be Safe, Be Protected, Be Prepared for 2013 Hurricane Season**

Jackson – Wary weather watchers are keeping a close eye on Tropical Storm Dorian as the storm churns in the Atlantic and makes its way towards the United States. Although TSDorian poses no immediate threat to the Mississippi Gulf Coast, today, Commissioner of Insurance Mike Chaney reminded Mississippians that the storm's presence is a good reminder to Be Safe, Be Protected, Be Prepared for the 2013 Hurricane Season.

“The more prepared you are in advance of a storm the more it helps save lives and property and can prevent unpleasant insurance surprises should a storm take aim at the state,” Chaney said.

Now is the time to be reviewing homeowner and flood policies. Know what is and isn't covered and contact your agent if you feel more coverage is needed. Most insurance companies will not accept new applications after a designated hurricane or named storm enters the Gulf of Mexico or the area located in the boundaries of 80 degrees West longitude by 20 degrees North latitude.

NOAA completed the 2013 forecasts by using improved forecast modeling, data gathering, and an updated National Hurricane Center communication protocol, and has predicted an active 2013 Hurricane Season. The forecast will be updated again in early August. A new supercomputer to run an upgraded Hurricane Weather Research and Forecasting (HWRF) model that it says more accurately depicts storm structure and storm intensity will be introduced by NOAA in July. According to NOAA the transmission of real-time Doppler data into the HWRF should increase its accuracy by 10-15 percent.

Also, the National Weather Service now requires hurricane warnings to remain in effect even when a storm has become post-tropical, as Hurricane Sandy was when she hit the coastline.

The Mississippi Insurance Department (MID) offers the following tips for advance storm preparations:

- Check with your agent to make sure you have both flood and windstorm coverage.
- Get flood insurance...to locate a company or agent in your area visit FloodSmart.gov. (http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp)
- Have a family evacuation plan and disaster kit ready.
- Review coverage limits on your home and valuables to make sure they are fully covered.
- Determine whether your policy will pay replacement cost or actual cash value in the event of a loss.
- Find out whether your policy will pay for "additional living expenses" to cover the cost of hotels and meals should your home become uninhabitable.
- Record and update an inventory of all personal belongings. Make photos, and, if possible, a videotape showing your possessions. Record insurance policy information. (A home inventory checklist is available on the Storm Preparedness Page of the MID website at www.mid.ms.gov. or use the NAIC MyHome Scr.app.book home inventory app for mobile phones.)
- Take proactive steps to protect your property from loss. Install storm shutters or cover windows prior to a storm. Be sure there is no loose siding on your home and no damaged or diseased trees growing over your home. MID has posted videos from the Federal Alliance of Safe Homes (FLASH) on the proper way to prepare your home to minimize damage. FLASH also has a storm alert app for smart phones available for download.

For more information on advance preparations visit the storm preparedness pages of the MID website or follow the department on Twitter® @MSInsuranceDept.